BANK OF AFRICA
BMCE GROUP

PILLAR 3
MARKET DISCIPLINE

Disclosures as at March 31, 2026

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1. Introduction

The Bank's capital adequacy is assessed in accordance with the Basel Framework, as adopted by the central bank for prudential regulatory reporting. All amounts are in shilling millions unless otherwise stated.

Pillar 3 aims to enhance market confidence by promoting transparency on the Bank's capital position, risk exposures, and risk management practices. To this end, the Bank provides comprehensive capital disclosures on an annual and interim basis.

Through this framework, the Bank ensures compliance with regulatory expectations while maintaining a disciplined approach to capital and risk management.

2. Key Prudential Metrics

The table below provides an overview for the Bank's prudential statutory metrics.

		Mar-26	Dec-25	Sep-25	Jun-25	Mar-25
Available Capital (Shs.Amount)						
1	Core Capital	196,632	191,022	187,492	182,748	178,597
2	Supplementary Capital	6,603	6,217	6,603	5,801	5,801
3	Total Capital	203,235	197,239	194,095	188,548	184,398
Risk-weight Assets (Shs.Amounts)						
4	Total Risk-weighted Assets (RWA)	871,532	931,100	862,016	872,612	821,669
Risk-based Capital Ratios as a Percentage of RWA						
5	Core Capital Ratio (%)	22.56%	20.52%	21.75%	20.94%	21.74%
6	Total Capital Ratio (%)	23.32%	21.18%	22.52%	21.61%	22.44%
Capital Butter Requirements as a Percentage of RWA						
7	Capital Conservation Buffer Requirement (2.5%)	2.5%	2.5%	2.5%	2.5%	2.5%
8	Countercyclical Buffer Requirement (%)	0%	0%	0%	0%	0%
9	Systemic Buffer (for DSIBs) (%)	0%	0%	0%	0%	0%
10	Total of Capital Buffer Requirements (%) (row 7 + row 8 + row 9)	2.5%	2.5%	2.5%	2.5%	2.5%
11	Core Capital Available After Meeting the Bank's Minimum Capital Requirements (%)	7.56%	5.52%	6.75%	5.94%	6.74%
Basel III Leverage Ratio						
12	Total Basel III Leverage Ratio Exposure Measure	1,679,402	1,642,081	1,629,791	1,647,673	1,508,078
13	Basel III Leverage Ratio (%) (row 1 / row 13)	11.71%	11.63%	11.50%	11.09%	11.84%
Liquidity Coverage Ratio						
14	Total High-quality Liquid Assets (HQLA)	275,711	217,620	211,168	233,970	177,699
15	Total Net Cash Outflow	106,459	153,427	62,231	76,292	53,591
16	LCR (%)	259.0%	141.8%	339.3%	306.7%	331.6%
Net Stable Funding Ratio						
17	Total Available Stable Funding	1,207,849	1,135,415	1,106,005	1,116,102	1,012,920
18	Total Required Stable Funding	706,439	655,928	642,489	687,425	926,760
19	NSFR	171.0%	173.1%	172.1%	162.4%	109.3%

Core capital available after meeting the Bank's minimum capital requirements has slightly increased over the period, driven by the growth in profits generated by the Bank.

3. Overview of RWA

The table below shows the Bank's risk weighted assets as of March 2026 and December 2025.

		a	b	c
		RWA		Minimum Capital Requirements
		Mar-26	Dec-25	Mar-26
1	Credit Risk (excluding counterparty Credit Risk)	790,551	846,045	94,866
2	Counterparty Credit Risk (CCR)	62	-	7
3	Market Risk	16,177	21,466	1,941
4	Operational Risk	64,741	63,589	7,769
5	**Total (1 + 2 + 3 + 4)**	**871,532**	**931,100**	**104,584**

Risk-weighted assets declined during the quarter, mainly due to a reduction in loans and advances to customers, as several borrowers made significant repayments on their exposures, thereby lowering credit risk. Market risk also decreased, driven by a reduction in open positions compared to the position at the end of 2025.